

In re:
Roxanne Ramos
Wilfred Ramos
Debtors

Case No. 19-17188-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 13, 2021

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Roxanne Ramos, Wilfred Ramos, 7109 Valley Avenue, Philadelphia, PA 19128-3207
14422236	+ AES Members 1st Federal Credit Union, Attn: Bankruptcy, PO Box 40, Mechanicsburg, PA 17055-0040
14422237	+ Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14422238	+ Cap1/Justice, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14422241	+ Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14422242	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14455848	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14422243	+ Citibank/Best Buy, Attn: Bankruptcy Dept., PO Box 790441, Saint Louis, MO 63179-0441
14422244	+ Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14422249	+ Comenitycapital/prcpd, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14452194	+ PINGORA LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
14430075	Pingora Loan Servicing, LLC, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14552811	+ Pingora Loan Servicing, LLC, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Phila., PA 19106-1541
14422251	+ Police & Fire Federal Credit Union, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495
14455877	+ Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14422260	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Atty: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52409
14422258	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14422259	+ Teresita V. Zamuco, 7109 Valley Avenue, Philadelphia, PA 19128-3207
14438196	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14436519	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14422261	+ Wells Fargo Bank NA, Attn: Bankruptcy Department, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
14454802	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14455523	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14482347	Email/Text: megan.harper@phila.gov	Jan 14 2021 03:12:00	Water Revenue Bureau, Pamela Elchert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14422239	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:23:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14437500	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 14 2021 03:21:24	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14422245	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2021 03:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14422248	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2021 03:12:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 18125, Columbus, OH 43218

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 13, 2021

Form ID: 155

Total Noticed: 45

14422246	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2021 03:12:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14422247	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2021 03:12:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14452709	Email/Text: bnc-quantum@quantum3group.com	Jan 14 2021 03:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14422250	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 14 2021 03:13:00	Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Drive, Troy, MI 48098-2639
14454079	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 14 2021 03:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14422240	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 14 2021 03:19:31	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14452854	+ Email/Text: unger@members1st.org	Jan 14 2021 03:13:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
14445614	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2021 03:21:20	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14452705	Email/Text: bnc-quantum@quantum3group.com	Jan 14 2021 03:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14452704	Email/Text: bnc-quantum@quantum3group.com	Jan 14 2021 03:12:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14422252	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:19:31	Synco/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14422253	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:19:31	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14422254	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:23:07	Synchrony Bank / Mastercard, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14422255	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:19:31	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-0001
14422256	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:23:07	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14422257	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:19:31	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14456235	+ Email/Text: bncmail@w-legal.com	Jan 14 2021 03:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14466732	*+	Pingora Loan Servicing, LLC, Flagstar Bank F.S.B., 5151 Corporate Drive, Troy, MI 48098-2639
14455526	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 13, 2021

Form ID: 155

Total Noticed: 45

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Joint Debtor Wilfred Ramos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Debtor Roxanne Ramos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
ROBERT J. DAVIDOW	on behalf of Creditor Pingora Loan Servicing LLC robert.davidow@phelanhallinan.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Pingora Loan Servicing LLC paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Roxanne Ramos and Wilfred Ramos

Debtor(s)

Chapter: 13

Bankruptcy No: 19-17188-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this 13th day of January, 2021 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge ,
United States Bankruptcy Court